



**DOONAN, GRAVES & LONGORIA, LLC**  
ATTORNEYS AT LAW

*Serving Massachusetts, Maine,  
New York & New Hampshire  
Hours: Monday – Friday 9 am – 4 pm  
www.dgandl.com*

*100 Cummings Center, Suite 225D  
Beverly, Massachusetts 01915  
TEL: (978) 921-2670  
FAX: (978) 921-4870*

December 28, 2017

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

Shawn Tamir  
PO Box 15391  
Portland, ME 04112

Shawn Tamir  
1 Crescent View  
Cape Elizabeth, ME 04107

Shawn Tamir  
52 Bramhall Street  
Portland, ME 04102

**NOTICE OF MORTGAGOR'S RIGHT TO CURE  
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 52 Bramhall Street, Portland, ME 04102  
Loan Number: [REDACTED]  
Payment Due Date: August 1, 2010

Dear Shawn Tamir:

Select Portfolio Servicing, Inc. is the Servicer of the above-referenced loan for HSBC Bank USA, N.A., as Trustee on behalf of the holders of Deutsche Bank Alt-A Securities Mortgage Loan Trust, Mortgage Pass Through Certificates, Series 2007-AR2. This letter is being sent by Doonan, Graves & Longoria, LLC, as agent for the servicer and mortgagee. Your loan is eighty-nine (89) months in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for True North Mortgage its successors and assigns dated November 7, 2006 and recorded in the Cumberland County Registry of Deeds in Book 24573, Page 234 and assigned HSBC Bank USA, N.A., as Trustee on behalf of the holders of Deutsche Bank



Alt-A Securities Mortgage Loan Trust, Mortgage Pass Through Certificates, Series 2007-AR2. This firm is relying on information provided by the Servicer. ***If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.***

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Amount of Past Due Payments	\$	213,216.72
Interest on Advances	\$	24.36
Late Charges	\$	363.15
<b>TOTAL TO CURE DEFAULT:</b>	<b>\$</b>	<b>213,604.23</b>

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$213,604.23 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Select Portfolio Servicing, Inc., Payment Processing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee\_\_ may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. Please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is HSBC Bank USA, N.A., as Trustee on behalf of the holders of Deutsche Bank Alt-A Securities Mortgage Loan Trust, Mortgage Pass Through Certificates, Series 2007-AR2, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, HSBC Bank USA, N.A., as Trustee on behalf of the holders of Deutsche Bank Alt-A Securities Mortgage Loan Trust, Mortgage Pass Through Certificates, Series 2007-AR2 is the owner/investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment if this is your principal residence.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

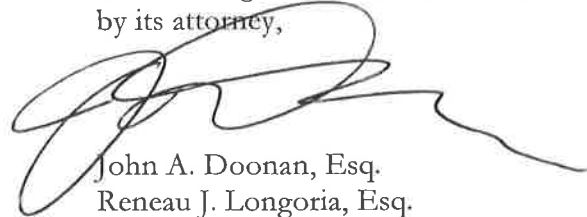
To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.  
Loan Resolution Department  
3217 S. Decker Lake Drive  
Salt Lake City, UT 84119  
(888) 818-6032

### NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
HSBC Bank USA, N.A., as Trustee on behalf  
of the holders of Deutsche Bank Alt-A  
Securities Mortgage Loan Trust, Mortgage  
Pass Through Certificates, Series 2007-AR2  
by its attorney,



John A. Doonan, Esq.  
Reneau J. Longoria, Esq.

JAD/RJL/jg

cc: Client

Bureau of Consumer Credit Protection  
Attachment: HUD Approved Housing Counseling Agencies

This listing is current as of **12/27/2017**.

## Agencies located in MAINE

**Agency Name:** BREAD OF LIFE MINISTRIES

**Phone:** 207-626-3434-202

**Toll Free:**

**Fax:**

**Email:** programdirector@mainebreadoflife.org

**Address:** 159 Water Street

AUGUSTA, Maine 04330-4607

**Counseling Services:** - Financial Management/Budget Counseling  
- Services for Homeless Counseling

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** www.mainebreadoflife.org

**Agency ID:** 84583

**Agency Name:** MAINE STATE HOUSING AUTHORITY

**Phone:** 207-626-4670

**Toll Free:** 800-452-4668

**Fax:** 207-626-4678

**Email:** dkjohnson@mainehousing.org

**Address:** 353 WATER STREET

AUGUSTA, Maine 04330-4665

**Counseling Services:** - Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** http://www.mainehousing.org

**Agency ID:** 84456

**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM

**Phone:** 207-974-2403

**Toll Free:** 888-424-0151

**Fax:** 207-973-3699

**Email:** hmassow@penquis.org

**Address:** 262 Harlow Street

PO Box 1162

BANGOR, Maine 04401-4952

**Counseling Services:** - Financial, Budgeting, and Credit Workshops  
- Mortgage Delinquency and Default Resolution Counseling  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** http://www.penquis.org

**Agency ID:** 81649

**Agency Name:** MIDCOAST MAINE COMMUNITY ACTION

**Phone:** 207-442-7963

**Toll Free:** 800-221-2221

**Fax:** 207-443-7447

**Email:** candice.carpenter@mmcacorp.org

**Address:** 34 Wing Farm Pkwy

Bath, Maine 04530-1515

**Counseling Services:** - Financial Management/Budget Counseling  
- Rental Housing Counseling  
- Services for Homeless Counseling

**Languages:** - English  
- Spanish

**Affiliation:**

**Website:** http://www.midcoastmainecommunityaction.org

**Agency ID:** 80502

**Agency Name:** WALDO COMMUNITY ACTION PARTNERS

**Phone:** 207-338-6809

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 9 Field St Ste 201

Belfast, Maine 04915-6661

**Counseling Services:** - Financial Management/Budget Counseling  
- Financial, Budgeting, and Credit Workshops  
- Home Improvement and Rehabilitation Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Rental Housing Counseling  
 - Services for Homeless Counseling  
**Languages:** - English  
 - French  
 - German  
**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://waldocap.org>  
**Agency ID:** 90310

**Agency Name:** COASTAL ENTERPRISES, INCORPORATED  
**Phone:** 207-504-5900  
**Toll Free:** 877-340-2649  
**Fax:**  
**Email:** [jason.thomas@ceimaine.org](mailto:jason.thomas@ceimaine.org)  
**Address:** 30 Federal Street  
 Suite 100  
 BRUNSWICK, Maine 04011-1510  
**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Home Improvement and Rehabilitation Counseling  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Reverse Mortgage Counseling  
 - Services for Homeless Counseling  
**Languages:** - English  
 - Spanish  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** <http://www.ceimaine.org>  
**Agency ID:** 80985

**Agency Name:** TEDFORD HOUSING  
**Phone:** 207-729-1161-100  
**Toll Free:**  
**Fax:**  
**Email:** [officemanager@tedfordhousing.org](mailto:officemanager@tedfordhousing.org)  
**Address:** 14 Middle Street  
 BRUNSWICK, Maine 04011-2400  
**Counseling Services:** - Rental Housing Counseling  
 - Services for Homeless Counseling  
**Languages:** - English  
**Affiliation:** MAINE STATE HOUSING AUTHORITY  
**Website:** <http://www.tedfordhousing.org>  
**Agency ID:** 83465

**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION  
**Phone:** 207-553-7780-3347  
**Toll Free:** 800-339-6516  
**Fax:** 207-553-7778  
**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)  
**Address:** 307 Cumberland Avenue  
 PORTLAND, Maine 04101-4920  
**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
 - Financial Management/Budget Counseling  
 - Financial, Budgeting, and Credit Workshops  
 - Mortgage Delinquency and Default Resolution Counseling  
 - Non-Delinquency Post Purchase Workshops  
 - Pre-purchase Counseling  
 - Pre-purchase Homebuyer Education Workshops  
 - Predatory Lending Education Workshops  
 - Rental Housing Counseling  
 - Resolving/Preventing Mortgage Delinquency Workshops  
**Languages:** - English  
**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.  
**Website:** [www.avestahousing.org](http://www.avestahousing.org)  
**Agency ID:** 81144

**Agency Name:** CITY OF PORTLAND SHELTER  
**Phone:** 207-482-5131  
**Toll Free:**  
**Fax:**  
**Email:**  
**Address:** 196 Lancaster Street  
 PORTLAND, Maine 04101-2418  
**Counseling Services:**

- Financial Management/Budget Counseling
- Rental Housing Counseling
- Rental Housing Workshops
- Services for Homeless Counseling

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** n/a

**Agency ID:** 81720

**Agency Name:** COMMUNITY FINANCIAL LITERACY

**Phone:** 207-797-7890

**Toll Free:**

**Fax:**

**Email:** crwaganje@cflmaine.org

**Address:** 309 Cumberland Ave

Suite 205

PORTLAND, Maine 04101-4982

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
  - Financial Management/Budget Counseling
  - Financial, Budgeting, and Credit Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Rental Housing Counseling

**Languages:** - English

- French

- Swahili

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** www.cflme.org

**Agency ID:** 80649

**Agency Name:** MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND

**Phone:** 866-232-9080

**Toll Free:** 866-232-9080

**Fax:** 866-921-5129

**Email:** counselinginfo@moneymanagement.org

**Address:** 477 Congress St Fl 5

Portland, Maine 04101-3457

- Counseling Services:**
- Financial Management/Budget Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Non-Delinquency Post Purchase Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Rental Housing Counseling

**Languages:** - English

- Spanish

**Affiliation:** MONEY MANAGEMENT INTERNATIONAL INC.

**Website:** http://www.moneymanagement.org

**Agency ID:** 82632

**Agency Name:** PINE TREE LEGAL ASSISTANCE, INCORPORATED

**Phone:** 207-774-8211

**Toll Free:**

**Fax:** 207-828-2300

**Email:** nheald@ptla.org

**Address:** 88 Federal St

PO Box 547

PORTLAND, Maine 04101-4205

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
  - Mortgage Delinquency and Default Resolution Counseling
  - Pre-purchase Counseling
  - Predatory Lending Education Workshops
  - Rental Housing Counseling
  - Services for Homeless Counseling

**Languages:** - Arabic

- ASL

- Cambodian

- Cantonese

- Chinese Mandarin

- Creole

- Czech

- English

- Farsi

- French

- Hindi

- Hmong

- Indonesian

- Korean

- Polish

- Portuguese

- Russian



- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

**Affiliation:**  
**Website:** <http://www.ptla.org>  
**Agency ID:** 80635

**Agency Name:** AROOSTOOK COUNTY ACTION PROGRAM, INC.

**Phone:** 207-768-3023-650

**Toll Free:** 800-432-7881

**Fax:** 207-768-3021

**Email:** [jbaillargeon@acap-me.org](mailto:jbaillargeon@acap-me.org)

**Address:** 771 Main St

PRESQUE ISLE, Maine 04769-2201

**Counseling Services:**

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

**Languages:** - English

**Affiliation:** MAINE STATE HOUSING AUTHORITY

**Website:** [www.acap-me.org](http://www.acap-me.org)

**Agency ID:** 83641

**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY

**Phone:** 207-459-2903

**Toll Free:**

**Fax:** 207-490-5026

**Email:** [Meaghan.Arzberger@yccac.org](mailto:Meaghan.Arzberger@yccac.org)

**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <http://www.yccac.org>

**Agency ID:** 81150

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

**Phone:** 207-333-6419

**Toll Free:**

**Fax:** 207-795-4069

**Email:** [homequest@community-concepts.org](mailto:homequest@community-concepts.org)

**Address:** 17 Market Square

SOUTH PARIS, Maine 04281-1533

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** [www.community-concepts.org](http://www.community-concepts.org)

**Agency ID:** 81580

**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

**Phone:** 207-859-1500

**Toll Free:** 800-542-8227

**Fax:**

**Email:** N/A

**Address:** 97 Water St

Waterville, Maine 04901-6339

**Counseling Services:**

- Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** <http://www.kvcap.org>

**Agency ID:** 81685

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 **DOONAN, GRAVES & LONGORIA, LLC**  
ATTORNEYS AT LAW

100 Cummings Center  
Suite 225D  
Beverly, Massachusetts 01915

Shawn Tamir  
PO Box 15391  
Portland, ME 04112

*N.M.F.*



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*N.M.F.*



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1 Crescent View  
Cape Elizabeth, ME 04107

*N.M.F*



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Shawn Tamir  
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Cape Elizabeth, ME 04107

*N.M.F*



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Beverly, Massachusetts 01915

Shawn Tamir  
52 Bramhall Street  
Portland, ME 04102

*N. McF*



 **DOONAN, GRAVES & LONGORIA, LLC**  
ATTORNEYS AT LAW

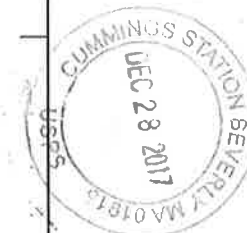
100 Cummings Center  
Suite 225D  
Beverly, Massachusetts 01915

Shawn Tamir  
52 Bramhall Street  
Portland, ME 04102

*N. McF*



U.S. POSTAL SERVICE	
CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE — POSTMASTER	
Received From:	Doonan, Graves & Longoria, LLC Attorneys at Law 100 Cummings Center, Suite 225D Beverly, MA 01915
One piece of ordinary mail addressed to:	
	Shawn Tamir PO Box 15391 Portland, ME 04112



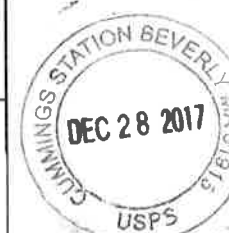
PS Form 3817, Mar. 1989

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Received From:	Doonan, Graves & Longoria, LLC Attorneys at Law 100 Cummings Center, Suite 225D Beverly, MA 01915
One piece of ordinary mail addressed to:	
	Shawn Tamir 1 Crescent View Cape Elizabeth, ME 04107

Affix fee here in stamps  
or meter postage and  
post mark. Inquire of  
Postmaster for current  
fees.

PS Form 3817, Mar. 1989

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Postmaster for current  
fees.

PS Form 3817, Mar. 1989



## Nancy McFadden

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**From:** Nobody <nobody@informe.org>  
**Sent:** Thursday, December 28, 2017 2:15 PM  
**To:** Nancy McFadden  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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### Mortgage Information

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Company providing the notice:Doonan, Graves & Longoria Owner of the mortgage:Investor What term best describes the owner of the mortgage?:Securitized Pool Filer's Email Address:nmcfadden@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Select Portfolio Servicing, Inc.  
Loan Resolution Department  
3217 S. Decker Lake Drive  
Salt Lake City, UT 84119  
(888) 818-6032

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### Consumer Information

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Consumer First name:Shawn  
Consumer Middle Initial/Middle Name:  
Consumer Last name:Tamir  
Consumer Suffix:  
Property Address line 1:52 Bramhall Street Property Address line 2:  
Property Address line 3:  
Property Address City/Town:Portland  
Property Address State:  
Property Address zip code:04102  
Property Address County:Cumberland

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### Notification Details

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Date notice was mailed:12/28/2017  
Amount needed to cure the default:213,604.23 Consumer Address line 1:1 Crescent View Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town:Cape Elizabeth Consumer Address State:ME Consumer Address zip code:04107

U.S. POSTAL SERVICE <b>CERTIFICATE OF MAILING</b>	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE — POSTMASTER	
Received From:	Doonan, Graves & Longoria, LLC Attorneys at Law 100 Cummings Center, Suite 225D Beverly, MA 01915
One piece of ordinary mail addressed to:	
	Shawn Tamir 52 Bramhall Street Portland, ME 04102

Affix fee here in stamps or meter postage and post mark. Inquire of Postmaster for current fees.



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	Shawn Tamir PO Box 15391 Portland, ME 04112

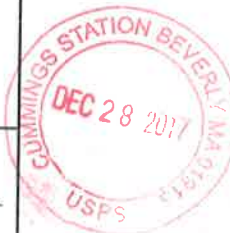
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